

App No.: NOT YET ASSIGNED Docket No.: P3180.0001/P001-B
Inventor: Lawrence L. Bell
Title: METHOD AND APPARATUS FOR MODELING AND
EXECUTING DEFERRED AWARD INSTRUMENT PLAN

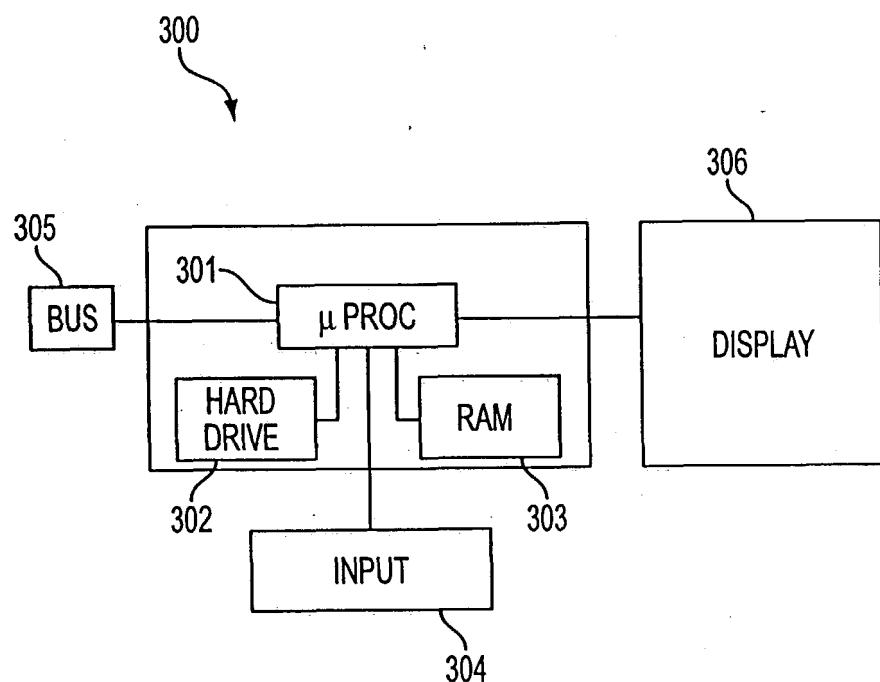


FIG. 1

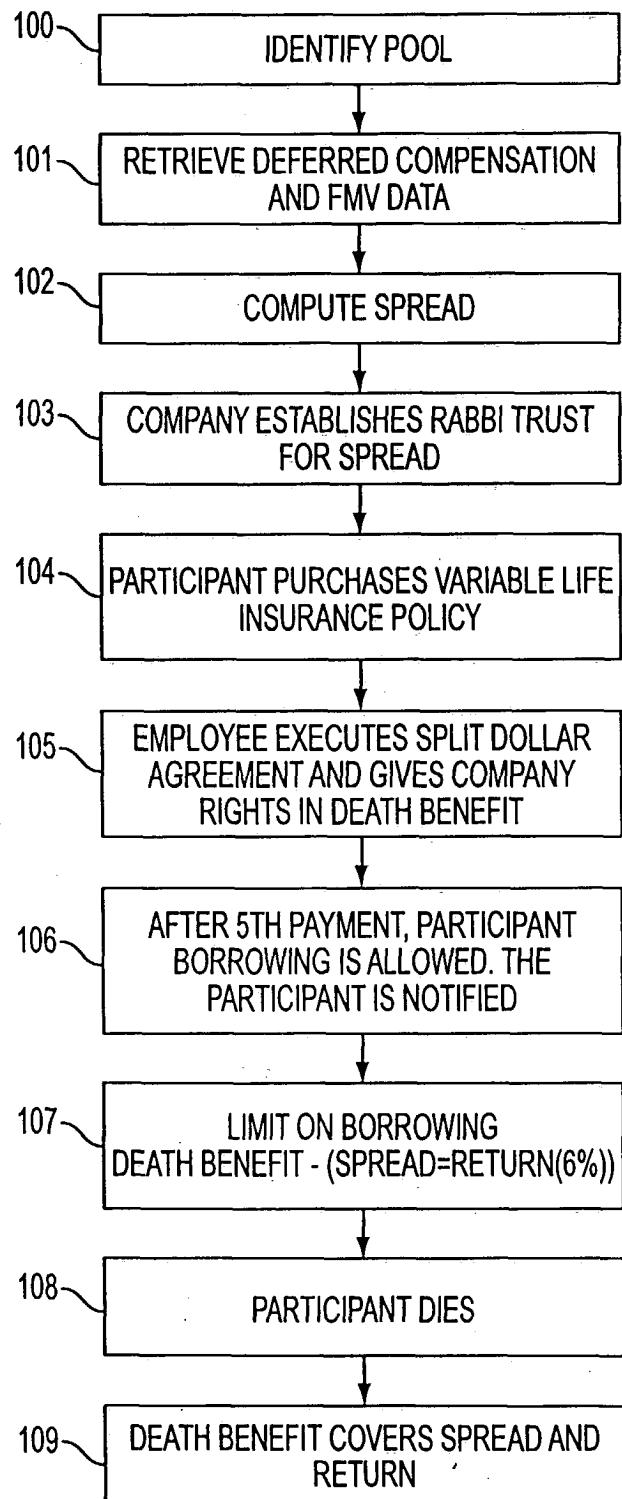


FIG. 2

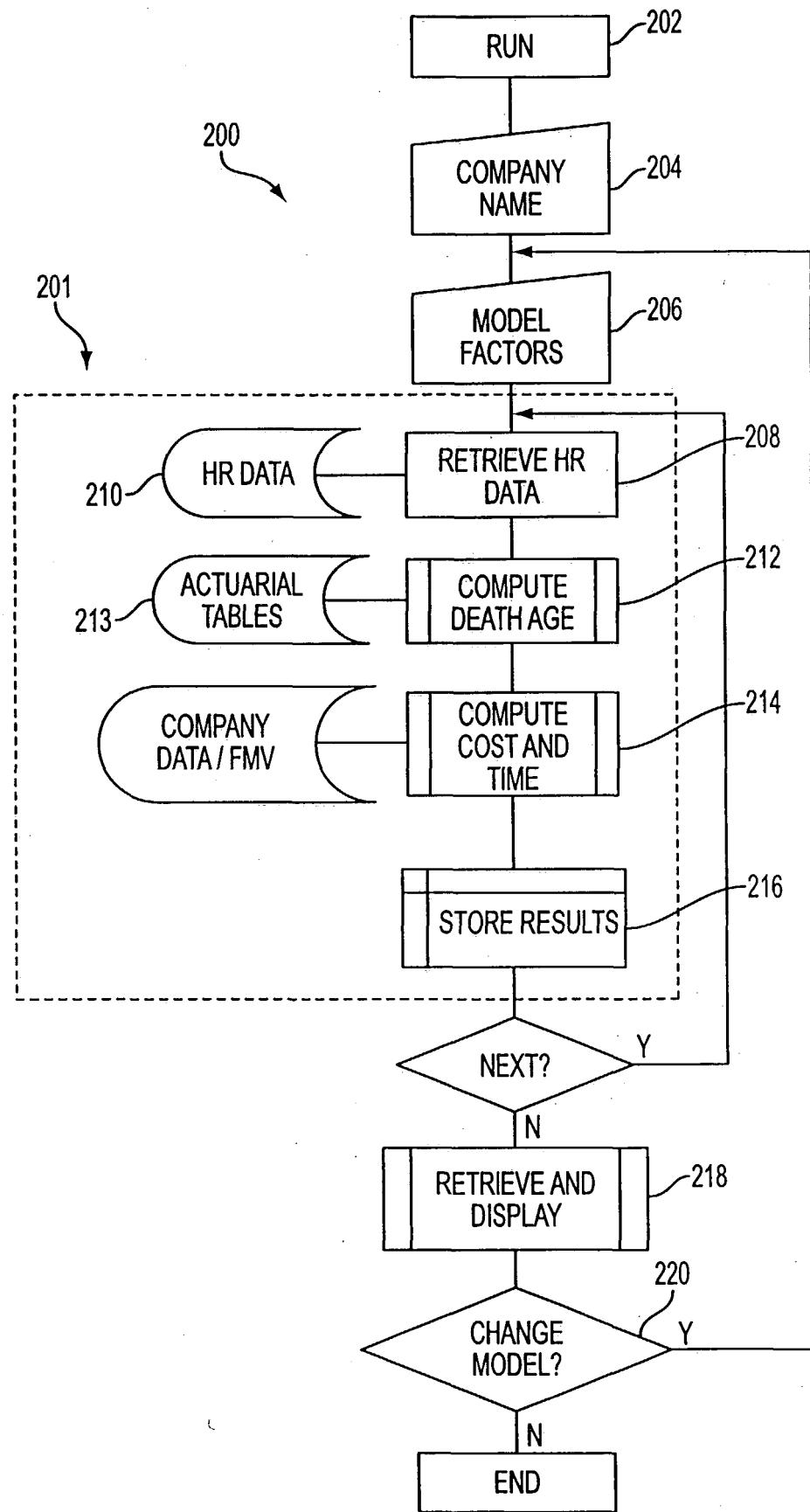
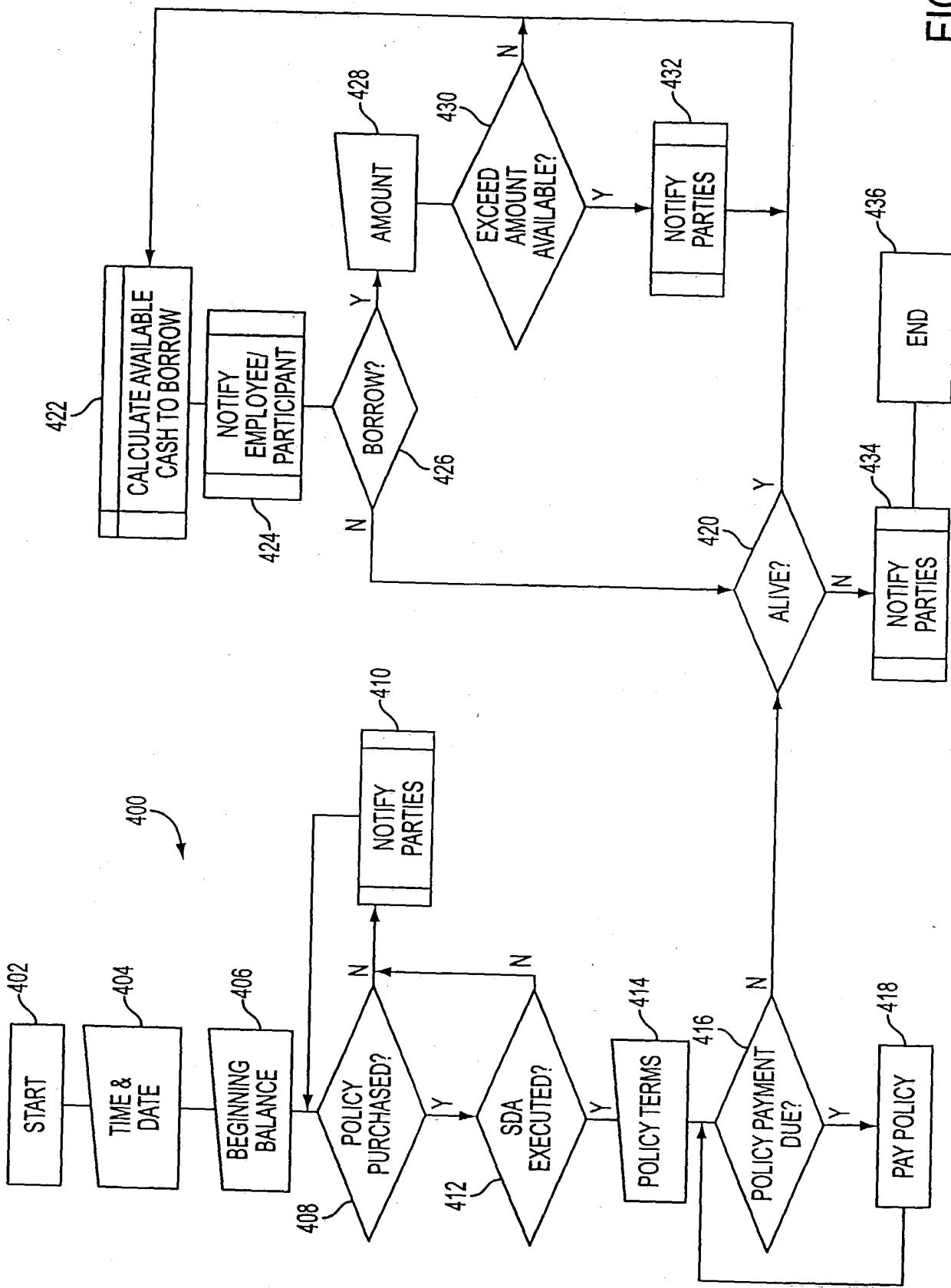


FIG. 3

FIG. 4



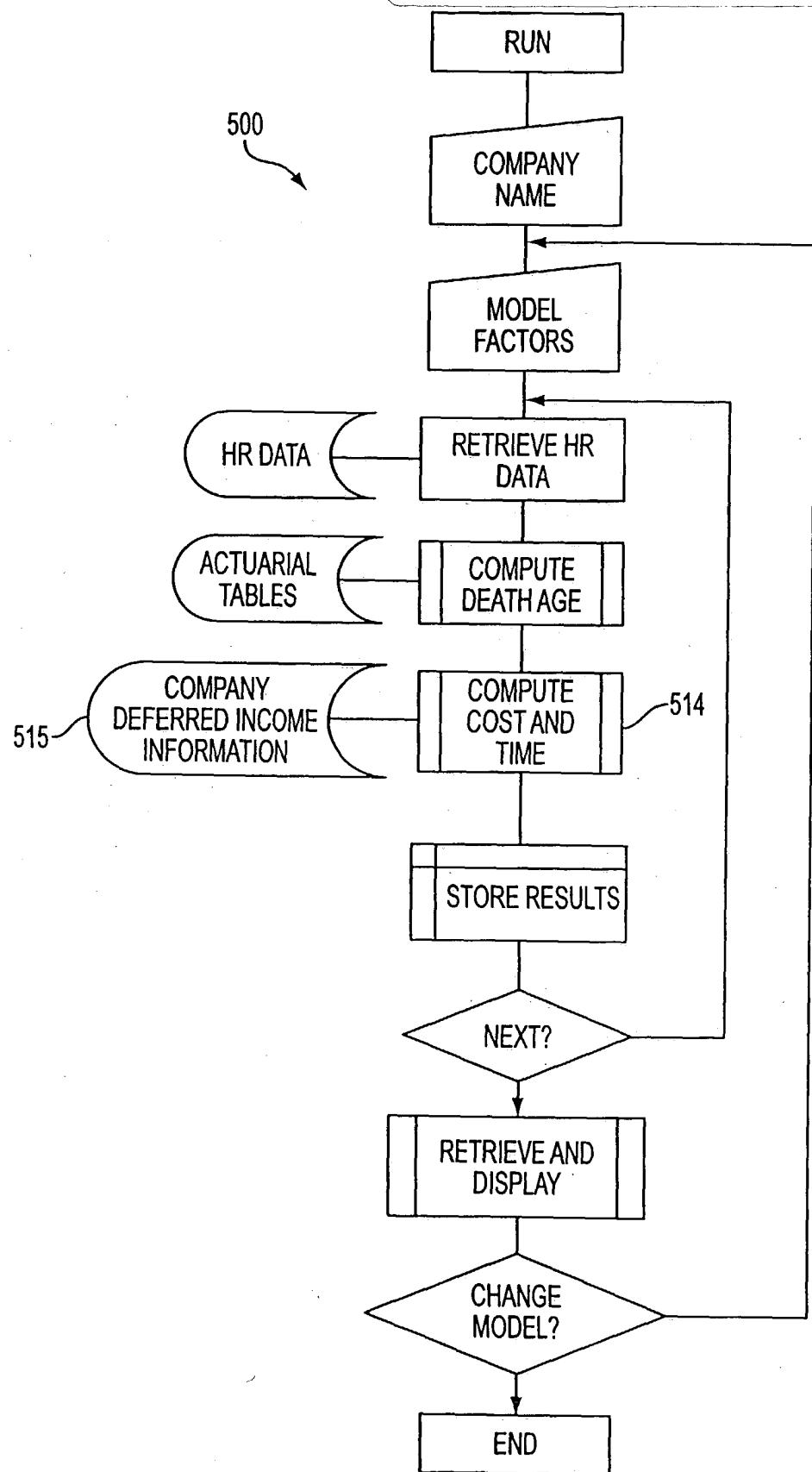


FIG. 5

UNIQUE SOLUTION® EWB PLAN FOR EMPLOYEE A		POLICY VALUES		4/9 EWB PLAN						UNIQUE SOLUTION® PLAN						
YEAR	AGE	PREMIUM	DEATH BENEFIT	SURR. VALUE	PREMIUM	DEATH BENEFIT	SURR. VALUE	EMPLOYEE IMPUTED INCOME	TAXON IMPPINC	DEATH BENEFIT	SURR. VALUE	DEATH BENEFIT	SURR. VALUE	EMPLOYER IMPUTED INCOME	TAXON IMPPINC	
1	45	105,000	7,038,046	0	100,618	7,000,000	0	6,580	2,632	4,382	4,382	83,664	-4,382	79	31	
2	46	105,000	7,182,143	90,583	100,618	7,000,000	0	6,930	2,772	4,382	8,764	173,379	81,819	172	69	
3	47	105,000	7,282,826	191,206	100,618	7,000,000	0	7,280	2,912	4,382	13,146	269,660	178,120	280	112	
4	48	105,000	7,391,561	311,411	100,618	7,000,000	0	7,630	3,052	4,382	17,528	374,033	292,883	408	163	
5	49	105,000	7,509,060	440,390	100,618	7,000,000	0	8,190	3,276	4,382	21,910	487,150	418,480	570	228	
6	50	105,000	7,636,982	579,722	100,618	7,000,000	0	8,660	3,444	4,382	26,292	610,660	553,450	751	300	
7	51	105,000	7,774,491	728,711	100,618	7,000,000	0	9,240	3,696	4,382	30,674	743,817	638,037	982	393	
8	52	105,000	7,922,437	888,067	100,618	7,000,000	0	9,800	3,920	4,382	35,056	887,381	853,011	1,242	497	
9	53	105,000	8,082,627	1,059,737	100,618	7,000,000	0	10,570	4,228	4,382	39,438	1,043,189	1,020,299	1,575	639	
10	54	105,000	8,255,266	1,243,786	100,618	7,000,000	0	11,550	4,620	4,382	43,820	1,211,446	1,193,366	1,999	800	
11	55	105,000	8,446,870	1,446,870	100,618	7,000,000	0	12,600	5,040	4,382	48,202	1,398,668	1,398,668	2,518	1,007	
12	56	105,000	8,655,111	1,655,111	100,618	7,000,000	0	13,720	5,488	4,382	52,584	1,602,527	1,602,527	3,141	1,256	
13	57	105,000	8,881,509	1,881,509	100,618	7,000,000	0	14,630	5,952	4,382	56,966	1,824,543	1,824,543	3,863	1,525	
14	58	105,000	9,126,845	2,126,845	100,618	7,000,000	0	15,400	6,160	4,382	61,348	2,065,497	2,065,497	4,544	1,818	
15	59	105,000	9,394,612	2,394,612	100,618	7,000,000	0	15,960	6,384	4,382	65,730	65,730	2,328,882	2,328,882	5,310	2,124
16	60	105,000	9,664,216	2,664,216	100,618	7,000,000	0	16,450	6,580	4,382	70,112	70,112	2,614,104	2,614,104	6,143	2,457
17	61	105,000	9,938,537	2,998,537	100,618	7,000,000	0	17,010	6,804	4,382	74,494	74,494	2,924,043	2,924,043	7,105	2,842
18	62	105,000	10,339,833	3,339,833	100,618	7,000,000	0	18,130	7,252	4,382	78,876	78,876	3,260,957	3,260,957	8,446	3,378
19	63	105,000	10,710,571	3,710,571	100,618	7,000,000	0	20,020	8,008	4,382	83,258	83,258	3,627,313	3,627,313	10,374	4,150
20	64	105,000	11,112,562	4,112,562	100,618	7,000,000	0	22,050	8,820	4,382	87,640	87,640	4,024,922	4,024,922	12,679	5,071

FIG. 6

ASSUMPTIONS: EMPLOYER TAX RATE: 40.00%

EMPLOYEE TAX RATE: 10.00%